

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Emily A. Steigerwald, ) Case No. 23-10130-JCM  
 ) Chapter 13  
Debtor ) Related to Doc. No. 111

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

☒ a motion to dismiss case or certificate of default requesting dismissal

☐ a plan modification sought by:

☐ a motion to lift stay  
as to creditor

☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Chapter 13 Plan dated March 28, 2023

☐ Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Debtor's Plan payments shall be changed from \$ 1,483.00 to  
\$ 1,884.00 per month, effective April, 2025 ; and/or the Plan term shall  
be changed from months to months.

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: The Trustee's Certificate of Default filed on December 10, 2024 at Docket No. 98 is resolved by the entry of this Order.

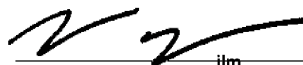
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 21st day of March, 2025

Dated: March 21, 2025



John C. Melaragno<sup>jlm</sup>  
United States Bankruptcy Judge

SIGNED  
3/21/25 12:57 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtor  
Lauren M. Lamb, Esquire  
Steidl & Steinberg, P.C.  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Emily A. Steigerwald  
Debtor

Case No. 23-10130-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:**

Recip ID	Recipient Name and Address
db	+ Emily A. Steigerwald, 2169 South Manor Drive, Erie, PA 16505-4768
sp	+ Charbel G. Latouf, Latouf Law Firm, 2409 State Street, Floor 2 Suite A, Erie, PA 16503-1856
15581822	+ AHN, 120 Fifth Avenue, Suite 2900, Pittsburgh, PA 15222-3002
15581823	Associated Clinical Laboratories, 89 North Street North St. Plaza, Meadville, PA 16335
15581826	+ Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
15581830	+ Patrick Brinker, 2130 Glendale Avenue, Erie, PA 16510-1226

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15581825	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 22 2025 00:54:09	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15581824	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 22 2025 00:53:24	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15594081	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:53:52	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City OK 73118-7901
15584291	Email/Text: kslater@eriefcu.org	Mar 22 2025 00:46:00	Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
15585783	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2025 00:46:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
15603118	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 22 2025 00:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15581827	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 22 2025 00:46:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15581828	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 22 2025 00:46:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15581829	^ MEBN	Mar 22 2025 00:44:24	KML Law Group, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15633803	+ Email/Text: Bankruptcy@natfuel.com	Mar 22 2025 00:46:00	National Fuel, Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15590512	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, NA., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
15581832	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15581831	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15581833	+ Email/Text: BankruptcyNotice@upmc.edu		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 21

15585790 + Email/Text: jill.locnikar@usdoj.gov

Mar 22 2025 00:47:00 UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

Mar 22 2025 00:46:00 United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. United States Court, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15585778	*+	AHN, 120 Fifth Avenue, Suite 2900, Pittsburgh, PA 15222-3002
15585779	*	Associated Clinical Laboratories, 89 North Street North St. Plaza, Meadville, PA 16335
15585781	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15585780	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15585782	*+	Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
15585784	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15585785	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15585786	*+	KML Law Group, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15590513	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, NA., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
15585789	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15585788	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15585787	*+	Patrick Brinker, 2130 Glendale Avenue, Erie, PA 16510-1226
15585791	*+	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Emily A. Steigerwald julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 21

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5